



HAPPY HOLIDAYS!

This is your *December reminder* from the Missouri Department of Higher Education.

Important Dates

December 15, 2009 – Registration deadline for January 23 [SAT](#)

December 30, 2009 – Late registration deadline for January 23 [SAT](#)

January 5, 2010 – Registration deadline for February 6 [ACT](#)

January 15, 2010 – Late registration deadline for February 6 [ACT](#)



If you are a college student...

- So, you've recently completed the fall semester and are probably anticipating getting some much needed rest and relaxation during your holiday break. However, there's one aspect of college life that you shouldn't wait to address once you've returned to campus for the spring semester. The 2010-2011 academic year is rapidly approaching, and if you think you will be using state or federal assistance to continue your education, now is the time to start thinking about completing the 2010-2011 [FAFSA](#) as soon after January 1, 2010 as possible. As you may have realized, most colleges and universities designate a deadline for the FAFSA that is much earlier than the deadline designated by the U.S. Department of Education. While the official federal deadline is June 30, 2011, for the 2010-2011 academic year, you should check with your school's financial aid office to confirm the FAFSA deadline for your specific institution.

In addition to meeting the timeframe for your school, your FAFSA must be completed and filed by **April, 1, 2010**, to be eligible for state financial assistance, such as the [Access Missouri Program](#). Since a large number of scholarships and grants are awarded on a first-come, first-served basis, it's in your best interest to get your FAFSA filed as soon as possible.

Completing the [FAFSA](#) online after January 1 can be a simple and stress-free task for the college student who wants to be "ahead" of the class when the spring semester begins. If you would like free professional help filling out your FAFSA, financial aid advisers will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS), on the following dates:

- **Sunday, February 21**
- **Saturday, March 6**
- **Sunday, March 21**

To find a [CGS location](#) or other financial aid workshop near you, check out the Missouri Association of Student Financial Aid Personnel's (MASFAP) [Wuz Up Events Calendar](#). Look for more details in your January monthly reminder.

A high school senior...

- Your calendar is marked for graduation day and you can practically feel that diploma resting comfortably in the palm of your hand, right? So, really, why pay attention to that last semester of high school? [The Aspen Education group](#) offers these words of advice, along with some tips for avoiding the dreaded "senioritis!"
 - Don't quit extracurricular activities like sports, drama, or newspaper. Seniors usually take over leadership roles in activities like these. Being in charge of underclassmen can provide you with valuable, confidence-boosting experience and proven leadership skills that will serve you in college and beyond.
 - Think of your senior year as an ideal time to explore career interests. Find out if you can do an internship at a place you find interesting. And even if you've been on a college prep track your whole life, your senior year is a great time to take classes that introduce you to some not-so-run-of-the-mill fields like culinary arts, forensics, etc.
 - Stay challenged by enrolling in dual credit or AP classes this spring. It may also help your wallet down the road. If you graduate from college even one semester early by taking college or AP courses while still in high school, you could save thousands of dollars in tuition and dorm costs.
- Make plans to take the [ACT](#) or [SAT](#) again if you are not satisfied with your score. As a reminder, the students in the class of 2010 will need to achieve one of the qualifying scores below on or before the June 2010 national test date in order to qualify for the [Bright Flight Scholarship](#). A qualifying score achieved as a sophomore or junior on a national test date will also be accepted.

ACT Score	OR	SAT Critical Reading Score	<i>and</i>	SAT Math Score
31 or above		800 or above		790 or above

Students with scores at this level are eligible for an annual award of **up to** \$3,000. The actual award amount is dependent on the amount of funds allocated for the program during the 2010 [legislative session](#).

ACT Score	OR	SAT Critical Reading Score	<i>and</i>	SAT Math Score
30		770-799		780-789

Students with scores at this level are eligible for an annual award of **up to** \$1,000. The actual award amount, and the availability of the award at this level, is also dependent on the amount of funds allocated for the program during the 2010 [legislative session](#).

- If you think you will be using state or federal financial assistance to help pay for your college education, it's time to start thinking about filing a [FAFSA \(Free Application for Federal Student Aid\)](#) for the 2010-2011 academic year. The FAFSA is used to calculate your EFC (Expected Family Contribution) or, in other words, the amount you or your family is expected to pay toward

your cost of attending college. Your EFC is very important in determining how much financial assistance you may be eligible to receive.

Most colleges and universities have a much earlier deadline for filing the FAFSA than the U.S. Department of Education. While the official federal deadline is June 30, 2011, for the 2010-2011 academic year, you should check with the financial aid office at the school you plan to attend to make sure you know the deadline that applies to you.

In addition to meeting the timeframe for your school, your FAFSA must be completed and filed by **April, 1, 2010**, to be eligible for state financial assistance, such as the [Access Missouri Program](#). Since a large number of scholarships and grants are awarded on a first-come, first-served basis, it's in your best interest to get your FAFSA filed as soon as possible.

You can complete the [FAFSA](#) online after January 1, 2010. If you would like free professional help filling out your FAFSA, financial aid advisers will be available at [locations throughout the state](#) to help you during [FAFSA Frenzy](#), a program of [College Goal Sunday](#) (CGS), on the following dates:

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Since this will be your first time completing the [FAFSA](#), we thought it would be helpful to let you know what information you will need to bring with you to participate in College Goal Sunday activities. Make sure you have the following:

1. Your [FAFSA PIN](#) number.
 2. Your Social Security Number and your parents' Social Security Numbers if you are under the age 24 and not married;
 3. Your driver's license number if you have one;
 4. Your Alien Registration Number if you are not a U.S. citizen;
 5. 2009 federal tax information or tax returns (including IRS W-2 information) for yourself and spouse if you are married, and for your parents if you are providing parent information. If you have not yet filed a 2009 income tax return at the time you complete your FAFSA, you can still submit your FAFSA but you must provide estimated income and tax information.
 6. Records of untaxed income, such as Social Security benefits, welfare benefits (e.g., TANF), and veterans benefits, for yourself, and your parents if you are providing parent information; and
 7. Information on savings, investments, and business and farm assets for yourself, and your parents if you are providing parent information.
- Think college just isn't for you? Visit the College Board Web site for "Seven Excuses Not to Go College...and Why They're Lame (<http://www.collegeboard.com/student/plan/starting-points/141.html>)

[A high school junior...](#)

- Do a little investigating to see which colleges or universities you would like to visit. Web sites, admissions representatives, and college guides are all helpful resources. The MDHE also offers an easy [online service](#) that allows you to [search for schools](#) based on a variety of details specific

to your individual needs. For instance, you can search for a school that offers a particular degree or program, or even a school that meets your ideal for size and location.

- Make plans to take the [ACT](#) or [SAT](#) again if you are not satisfied with your score. As a reminder, the students in the class of 2010 will need to achieve one of the qualifying scores below on or before the June 2010 national test date in order to qualify for the [Bright Flight Scholarship](#). A qualifying score achieved as a sophomore or junior on a national test date will also be accepted.

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- Sign up for the [ACT](#) or [SAT](#) if you haven't done so.

Parents *Parents* Parents **Parents** *Parents* Parents

[If your student is...](#)

[A college student or high school senior:](#)

- Whether you have a high school senior with an eye on the exit or college student deep in the campus routine, provide your son or daughter with encouragement to make the most out of the next semester. If plans include using financial assistance to help with college expenses, encourage him/her to complete the [FAFSA](#) (Free Application for Federal Student Aid) as soon as possible after January 1 in order to meet all school and state aid deadlines, and help gather any required materials necessary to complete the application. (See *high school* senior information above for the complete list.)

If you would like free professional help filling out the FAFSA, financial aid advisers will be available at [locations throughout the state](#) to help you during [College Goal Sunday](#) (CGS) on the following dates:

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A high school junior:

- Support your child in efforts to research colleges or universities that he/she would like to visit. Web sites, admissions representatives, and college guides can all be very useful. Set aside some time to check out the MDHE's easy [Institution, Program & Degree Search](#) that allows you to seek out schools based on a variety of details specific to your individual needs. For instance, you can search for a school that offers a particular degree or program, or even a school that meets your ideal for size and location.
- Encourage your student to sign up for the [ACT](#) or [SAT](#) if he/she hasn't done so already.

A younger teen/middle school student:

- As the new year approaches, it's the perfect time to make a resolution with lasting impact! Let 2010 mark active involvement in your child's educational plans. Start a dialogue with your student that lets him/her know that you value education and feel it's an essential component in being prepared to enter the workforce of tomorrow. Ask questions about his/her possible career choices and find [resources](#) for learning more.

It's also a great time to chart out a financial course for helping your child obtain a college education. A variety of useful resources are available to provide financial guidance down your child's educational path. Visit the [Mapping Your Future Web site](#), sponsored by the MDHE, to:

- Use a [savings calculator](#) to determine how much your account will be worth in the future, and the interest earned.
- Learn about your options for [Saving Money for College](#), including traditional savings, investments options, and [education funding accounts](#).

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